

Fill in this information to identify your case:

Debtor 1	Dennis	M.	Parastino
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Julia	A.	Parastino
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>Eastern</u>		District of <u>Pennsylvania</u>	
Case number <u>15-17909-JKF</u> (If known)			

Check if this is:

- An amended filing
- A supplement showing post-petition chapter 13 income as of the following date:  
MM / DD / YYYY
- A separate filing for Debtor 2 because Debtor 2 maintains a separate household

**Official Form 106J****FIRST AMENDED Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

- No. Go to line 2.
- Yes. Does Debtor 2 live in a separate household?
- No.
- Yes. Debtor 2 must file a separate Schedule J.

**2. Do you have dependents** NoDo not list Debtor 1 and  
Debtor 2. Yes. Fill out this information for  
each dependent.....Do not state the dependent's  
names.Dependent's relationship to  
Debtor 1 or Debtor 2Dependent's  
ageDoes dependent live  
with you?

<u>Daughter</u>	<u>16</u>	<input type="checkbox"/> No
<u>Son</u>	<u>19</u>	<input checked="" type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input checked="" type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No
_____	_____	<input type="checkbox"/> Yes

**3. Do your expenses include  
expenses of people other  
than yourself and your  
dependents?** No Yes.**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

**4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.**Your Expenses**4. \$ 3,144.00**If not included on line 4:**

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 125.00

4d. Homeowner's association or condominium dues

4d. \$ 55.00

Debtor 1

Dennis M.  
First Name Middle Name

Last Name

**5. Additional mortgage payments for your residence, such as home equity loans.**

5. \$ \_\_\_\_\_ 0.00

**6. Utilities:**

6a. Electricity, heat, natural gas

6a. \$ \_\_\_\_\_ 225.00

6b. Water, sewer, garbage collection

6b. \$ \_\_\_\_\_ 85.00

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ \_\_\_\_\_ 290.00

6d. Other. Specify: Internet

6d. \$ \_\_\_\_\_ 50.00

**7. Food and housekeeping supplies**

7. \$ \_\_\_\_\_ 760.00

**8. Childcare and children's educational costs**

8. \$ \_\_\_\_\_ 0.00

**9. Clothing, laundry, and dry cleaning**

9. \$ \_\_\_\_\_ 120.00

**10. Personal care products and services**

10. \$ \_\_\_\_\_ 100.00

**11. Medical and dental expenses**

11. \$ \_\_\_\_\_ 180.00

**12. Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.

12. \$ \_\_\_\_\_ 900.00

**13. Entertainment, clubs recreation, newspapers, magazines, and books**

13. \$ \_\_\_\_\_ 115.00

**14. Charitable contributions and religious donations**

14. \$ \_\_\_\_\_ 0.00

**15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a. \$ \_\_\_\_\_ 0.00

15b. Health insurance

15b. \$ \_\_\_\_\_ 0.00

15c. Vehicle insurance

15c. \$ \_\_\_\_\_ 380.00

15d. Other insurance. Specify: \_\_\_\_\_

15d. \$ \_\_\_\_\_ 0.00

**16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.Specify: IRS Agreement for 2013 taxes

16. \$ \_\_\_\_\_ 220.00

**17. Installment or lease payments:**

17a. Car payments for Vehicle 1

17a. \$ \_\_\_\_\_ 220.00

17b. Car payments for Vehicle 2

17b. \$ \_\_\_\_\_ 0.00

17c. Other. Specify: \_\_\_\_\_

17c. \$ \_\_\_\_\_ 0.00

17d. Other. Specify: \_\_\_\_\_

17d. \$ \_\_\_\_\_ 0.00

**18. Your payments of alimony, maintenance, and support that you did not report as deducted from you pay on line 5, Schedule I, Your Income (Official Form B 6).**

18. \$ \_\_\_\_\_ 0.00

**19. Other payments you make to support others who do not live with you.**

Specify: \_\_\_\_\_

19. \$ \_\_\_\_\_ 0.00

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income:**

20a. Mortgages on other property

20a. \$ \_\_\_\_\_ 0.00

20b. Real estate taxes

20b. \$ \_\_\_\_\_ 0.00

20c. Property, homeowner's, or renter's insurance

20c. \$ \_\_\_\_\_ 0.00

20d. Maintenance, repair, and upkeep expenses

20d. \$ \_\_\_\_\_ 0.00

20e. Homeowner's association or condominium dues

20e. \$ \_\_\_\_\_ 0.00

Del

Dennis  
First Name

M.  
Middle Name

Patricia  
Last Name

21. **Other.** Specify: \_\_\_\_\_

21. \$                  0.00

## **22. Calculate your monthly expenses**

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.

22c. Add lines 22a and 22b. The result is your monthly expenses.

\$ 6,969.00

0.00

22 \$ 6 969.00

### **23. Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from Schedule I.

23a. \$ 7,899.53

23b. Copy your monthly expenses from line 22 above.

23b. - \$ 6,969.00

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. \$ 930.53

24. Do you expect an increase or decrease in your expenses within the year after you file this form?:

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification in the terms of your mortgage?

No.

Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1	<u>Dennis</u> First Name	<u>M.</u> Middle Name	<u>Parastino</u> Last Name
Debtor 2 (Spouse, if filing)	<u>Julia</u> First Name	<u>A.</u> Middle Name	<u>Parastino</u> Last Name
United States Bankruptcy Court for the: <u>Eastern</u>		District of <u>Pennsylvania</u>	
Case number <u>15-17909-JKF</u> (If known)			

Check if this is an amended filing

Official Form 106Dec**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

 No

Yes. Name of person \_\_\_\_\_ . Attach *Bankruptcy Petitioner Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

**X** /S/ Dennis M. Parastino  
Signature of Debtor 1

**X** /S/ Julia A. Parastino  
Signature of Debtor 2

Date 06/21/2016  
MM / DD / YYYYDate 06/21/2016  
MM / DD / YYYY